United States Bankruptcy Court Southern District of Mississippi

In re: Case No. 25-51002-KMS
Stephen Joe Ford Chapter 13

Brittney Renee Ford Debtors

CERTIFICATE OF NOTICE

District/off: 0538-6 User: mssbad Page 1 of 2
Date Rcvd: Jul 15, 2025 Form ID: 309I Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 17, 2025:

Recip ID db/jdb	Recipient Name and Address + Stephen Joe Ford, Brittney Renee Ford, 431 Purvis Oloh Rd, Purvis, MS 39475-5322
5533267	+ Acadian Cypress, PO Box 217, Ponchatoula, LA 70454-0217
5533270	+ Citz Bk Phil, Attn:Bankruptcy Dept, 521 W Main St, Philadelphia, MS 39350-2544
5533280	Sunbelt Federal CU, Attn: Bankruptcy, 6885 Us Hwy 49, Hattiesburg, MS 39402
5533283	The 1st, 6480 Hwy 98 W, Hattiesburg, MS 39402

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID aty		Notice Type: Email Address Email/Text: trollins@therollinsfirm.com	Date/Time	Recipient Name and Address
aty		Email/Text. dominse dictornism in.com	Jul 15 2025 19:26:00	Thomas Carl Rollins, Jr, The Rollins Law Firm, PLLC, PO BOX 13767, Jackson, MS 39236
tr		Email/Text: ecfnotices@rawlings13.net	Jul 15 2025 19:26:00	David Rawlings, David Rawlings, Chapter 13 Trustee, P.O. Box 566, Hattiesburg, MS 39403
ust	+	Email/Text: ustpregion05.ja.ecf@usdoj.gov	Jul 15 2025 19:26:00	United States Trustee, 501 East Court Street, Suite 6-430, Jackson, MS 39201-5022
5533268	+	Email/Text: collections@alabamacu.com	Jul 15 2025 19:27:00	Alabama Credit Union, Attn: Bankruptcy, 220 Paul W. Bryant Dr, Tuscaloosa, AL 35401-2007
5533269	+	Email/Text: znotice@bankplus.net	Jul 15 2025 19:26:00	Bank Plus, 1068 Highland Colony P, Ridgeland, MS 39157-8807
5533271		Email/Text: info@cmbfinancialservices.com	Jul 15 2025 19:26:00	Cmb Fin Serv, 325 West Pine St, Hattiesburg, MS 39401
5533272		Email/Text: Loss Mit REBankrupt cy@Hancock Whitney.com	Jul 15 2025 19:26:00	Hancock Whitney, Pob 4019, Gulfport, MS 39502
5533274	+	Email/Text: ebone.woods@usdoj.gov	Jul 15 2025 19:26:00	Internal Revenue Servi, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5533273		EDI: IRS.COM	Jul 15 2025 23:27:00	Internal Revenue Servi, Centralized Insolvency, P.O. Box 7346, Philadelphia, PA 19101-7346
5533275		Email/Text: customerservice.us@klarna.com	Jul 15 2025 19:26:00	Klarna, PO Box 8116, Columbus, OH 43201
5533276		EDI: MSDOR	Jul 15 2025 23:27:00	MS Dept of Revenue, Bankruptcy Section, PO Box 22808, Jackson, MS 39225-2808
5533277	+	Email/Text: e-bankruptcy@nasafcu.com	Jul 15 2025 19:26:00	NASA Federal CU, Attn: Bankruptcy, 500 Prince Georges Bly, Upper Marlboro, MD 20774-8732
5533278	+	Email/Text: ebone.woods@usdoj.gov	Jul 15 2025 19:26:00	SBA, c/o US Attorney's Offi, 501 E Court St, Ste. 4.430, Jackson, MS 39201-5025
5533279		Email/Text: bankruptcynotices@sba.gov	Jul 15 2025 19:26:00	Small Business Adminis, P.O. Box 740192, Atlanta, GA 30374-0192

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District/off: 0538-6 User: mssbad Page 2 of 2 Date Rcvd: Jul 15, 2025 Form ID: 309I Total Noticed: 23 5533281 EDI: SYNC Jul 15 2025 23:27:00 Synchrony, Attn: Bankruptcy, PO Box 955060, Orlando, FL 32896-5060 5533282 + EDI: SYNC Jul 15 2025 23:27:00 Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060 5533284 Email/Text: bankruptcy@towerloan.com Jul 15 2025 19:26:00 Tower Loan, Attn: Bankruptcy, Po Box 320001, Flowood, MS 39232 5533285 ^ MEBN Jul 15 2025 19:25:32 US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC

TOTAL: 18

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 17, 2025 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 15, 2025 at the address(es) listed below:

Name Email Address

David Rawlings

· ·

 $ecfnotices@rawlings13.net \\ sduncan@rawlings13.net$

Thomas Carl Rollins, Jr

on behalf of Debtor Stephen Joe Ford trollins@therollinsfirm.com

jennifer@the rollins firm.com; trollins.the rollins firm.com@recap.email; notices@the rollins firm.com; kerri@the rollins firm.com; breading firm.com; kerri@the rollins firm.com; kerri@the rollins

nne@the rollins firm.com; TRollins@jubileebk.net; calvillojr 81745@notify.best case.com, and the rollins firm.com; the rollins of the rolli

Thomas Carl Rollins, Jr

on behalf of Joint Debtor Brittney Renee Ford trollins@therollinsfirm.com

jennifer@the rollins firm.com; trollins.the rollins firm.com@recap.email; notices@the rollins firm.com; kerri@the rollins firm.com; breading the rollins firm.com; trollins firm.com; the rollins fi

nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com

United States Trustee

USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Notice of Chapter 13 Bankruptcy Case United States Bankruptcy Court Southern District of Mississippi

Information to identify the case:						
Debtor 1	Stephen Joe Ford	Social Security number or ITIN xxx-xx-2456				
Debtor 2	First Name Middle Name Last Name Brittney Renee Ford	EIN Social Security number or ITIN xxx-xx-0688				
(Spouse, if filing)	First Name Middle Name Last Name	EIN				
United States Bar Case number: 25	nkruptcy Court for the Southern District of Mississippi 5–51002–KMS	Date case filed for chapter 13 7/14/25				

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.uscourts.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

Cell Phones and other electronic devices are generally not allowed in the courthouses of this District. For more information visit www.mssb.uscourts.gov

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

			
		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Stephen Joe Ford	Brittney Renee Ford
2.	All other names used in the last 8 years	aka Stephen J Ford	
3.	Address	431 Purvis Oloh Rd Purvis, MS 39475	431 Purvis Oloh Rd Purvis, MS 39475
4.	Debtor's attorney Name and address	Thomas Carl Rollins Jr The Rollins Law Firm, PLLC PO BOX 13767 Jackson, MS 39236	Contact phone 601–500–5533 Email trollins@therollinsfirm.com
5.	Bankruptcy trustee Name and address	David Rawlings David Rawlings, Chapter 13 Trustee P.O. Box 566 Hattiesburg, MS 39403	Contact phone 601–582–5011 Email ecfnotices@rawlings13.net
6.	Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.uscourts.gov.	Dan M. Russell, Jr. U.S. Courthouse 2012 15th Street, Suite 244 Gulfport, MS 39501	Office Hours: Monday – Friday 8:00 AM – 5:00 PM Contact phone 228–563–1790 Date: 7/15/25

For more information, see page 2

Debtor Stephen Joe Ford and Brittney Renee Ford

Case number 25-51002-KMS

Debtor Stephen Joe Ford and Brittney Renee Ford			Case number 25–51002–KMS
7.	Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	August 25, 2025 at 09:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Trustee: David Rawlings Zoom video meeting. Go to zoom.us/join, enter Meeting ID 431 357 5185 and Passcode 8402453787, OR call 769-267-0361. For additional meeting information go to www.justice.gov/ust/moc
8.	Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	Deadline to file a complaint to challenge dischargeability of certain debts: You must file: a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).	Filing deadline: 10/24/25
		Deadline for all creditors to file a proof of claim (except governmental units)	1: Filing deadline: 9/22/25
		Deadline for governmental units to file a proof claim:	of Filing deadline: 1/12/26
		Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's www.uscourts.gov or any bankruptcy clerk's office. If you do not be paid on your claim. To be paid, you must file a proof o that the debtor filed. Secured creditors retain rights in their collateral regardless of claim submits the creditor to the jurisdiction of the bankruptcy. For example, a secured creditor who files a proof of claim maincluding the right to a jury trial.	not file a proof of claim by the deadline, you might f claim even if your claim is listed in the schedules f whether they file a proof of claim. Filing a proof of court, with consequences a lawyer can explain.
		Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. believe that the law does not authorize an exemption claimed may file an objection.	
9.	Filing of plan	Miss. Bankr. L.R. 3015–1(d) requires the debtor to serve a count the US Trustee, and all creditors. The plan may contain a mo avoid lien. Any objection to the plan or to any motion contains of Court on or before September 8, 2025. Objections will be William Colmer Federal Building, 701 N. Main Street, Hattiest court. If no objection is timely filed, the plan may be confirmed	tion for valuation of security and/or a motion to do therein shall be in writing and filed with the Clerk heard on October 14, 2025 at 01:30 PM in the ourg. MS 39401. unless otherwise ordered by the
10	. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign ad extend the deadline in this notice. Consult an attorney familia any questions about your rights in this case.	
11	. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and deb according to a plan. A plan is not effective unless the court or plan and appear at the confirmation hearing. A copy of the plan the confirmation hearing is not indicated on this notice, you we debtor will remain in possession of the property and may cor court orders otherwise.	onfirms it. You may object to confirmation of the lan, if not enclosed, will be sent to you later, and if will be sent notice of the confirmation hearing. The
12	. Exempt property	The law allows debtors to keep certain property as exempt. It distributed to creditors, even if the case is converted to chap exempt. You may inspect that list at the bankruptcy clerk's of believe that the law does not authorize an exemption that dedeadline.	ter 7. Debtors must file a list of property claimed as fice or online at www.pacer.uscourts.gov . If you
13	. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of However, unless the court orders otherwise, the debts will not are made. A discharge means that creditors may never try to as provided in the plan. If you want to have a particular debt 523(a)(2) or (4), you must file a complaint and pay the filing fil you believe that the debtors are not entitled to a discharge you must file a motion. The bankruptcy clerk's office must recexemptions in line 8.	of be discharged until all payments under the plan collect the debt from the debtors personally except excepted from discharge under 11 U.S.C. § ee in the bankruptcy clerk's office by the deadline. of any of their debts under 11 U.S.C. § 1328(f),